

EXHIBIT 45



Wells Fargo Home Mortgage
MAC F23D1-02F
1 Home Campus
Des Moines, IA 50328

September 20, 2018

Rose P Cunningham
[REDACTED]

Subject: We made a mistake when we reviewed you for payment assistance
Previous mortgage account number: 708-0253789143
Property address: [REDACTED]

Dear Rose P Cunningham:

We have some difficult news to share. When you were considered for a loan modification, you weren't approved, and now we realize that you should have been. We based our decision on a faulty calculation, and we're sorry. If it had been correct, you would have been approved for a trial modification.

We want to make things right.

We realize that our decision impacted you at a time you were facing a hardship. We've carefully considered what we can do for you. You'll find a payment enclosed to help make up for your financial loss. We're also reaching out to the consumer reporting agencies to ask them to remove any negative reporting.

If you don't feel that we've made things right, you can consider mediation. A mediator is someone outside of Wells Fargo who will help us work together to resolve the issue. There'll be no cost to you. Please see the enclosed information. If you request mediation, you can still cash the enclosed check.

We're here to help

If you have further concerns, we want to hear from you. You can call us at this dedicated number, 1-877-880-9455, Monday through Friday, 8:00 a.m. to 5:00 p.m. Central Time.

Sincerely,

A handwritten signature in black ink, appearing to read "Brent Potter".

Brent Potter
Senior Vice President, Single Point of Contact
Wells Fargo Home Mortgage

Enclosure

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